

# THE U.F.A.

PUBLISHED BY  
THE UNITED FARMERS of ALBERTA

Vol. I.

CALGARY, ALBERTA, JULY 1, 1922

No. 9

## Why the U.F.A. Needs an Increased Membership

By H. Higginbotham, Provincial Secretary

In 1921 approximately 38,000 members of the United Farmers of Alberta, including the U.F.W.A., were reported to the Central Office, this figure being based on actual membership receipts. In many respects 1921 will long be regarded as a year of great achievement for the U.F.A. Politically speaking, it was a year of striking successes. These successes were possible only through the efficient organization of sufficient numbers of the farm people of this Province and the influence of their organization on an enlightened public opinion.

Hundreds of thousands of dollars have been saved to the farmers and other taxpayers of Alberta by the change from a partizan political administration doling out patronage to its political supporters to an administration with no other objective than the honest, economical government of the Province. To mention only one instance a sum of twenty-five thousand dollars per month has been saved in the administration of the railways owned and operated by the Province and a more satisfactory service has been given to the settlers using these roads.

Opponents of the U.F.A. have made the most of the fact that the Provincial Government has not reduced its total expenditure. It must be remembered that this is a young and growing Province, with settlers widely scattered—many of them far from towns and railways. To shut down on the program of road and bridge building or to deny schools to the children of settlers who are so hard up that they cannot pay taxes would not be good economy. Also interest has to be found to meet the heavy bonded indebtedness incurred by previous governments. Some people are dissatisfied because the Government has not followed the example of its predecessors and re-staffed a large part of the public services of the Province with its own appointees. Cases can no doubt be cited where the political appointees of a previous administration are inefficient, but have not yet been replaced. Critics should bear in mind, however, that to replace one inefficient servant by another who could give no better service would be making matters worse. The Government is running the largest business in the Province, and no business firm, in a like situation, would proceed more hastily than the certainty of improving conditions would warrant.

At least we have reason to believe we have a government that is trying to face the facts as they are and to act constructively. Politicians in the past have won votes by encouraging error and lost votes by telling the people all the facts. Attorney-General J. E. Brownlee, speaking the other day, said: "I believe times have changed since Disraeli described politics as the art of governing people by deceiving them. I believe that government at the present time consists of governing in accordance with the expressed wishes of an educated public opinion."

At Ottawa, Alberta's representatives have made a distinct contribution to the deliberations of Parliament. Even the writers for a hostile press have been impressed with the earnest sincerity of the men from Alberta and have been forced into the grudging admission that whatever else may be said for the Alberta "group organization" idea, it has produced a type of representation that is an improvement upon that secured by the old two-party system.

While definite results from direct representation are

harder to see at Ottawa than at Edmonton, the presence at Ottawa for the first time in the history of the Dominion of a large independent farmer representation must inevitably have a large effect upon the policies of the Government in power, who dare not risk a trial of strength with the combined opposition that confronts them.

One of the most tangible benefits resulting from the session of the Federal Parliament will be the return to the Crow's Nest Pass scale of railway rates on grain and flour, which it is estimated should mean a saving of approximately \$5,000,000 per annum to the farmers of Alberta, based on even a fair crop.

At the present rate of expenditure the whole of the activities of the Province-wide United Farmers of Alberta, apart from this newspaper, can be financed for less than \$50,000 per annum. The officially acknowledged expenditure on behalf of the Union Government candidate in the Medicine Hat by-election was \$23,000, or nearly half the annual expenses of the whole Provincial U.F.A. organization. Was there ever a time or an organization through which the farmers of Alberta or any other Province or country could achieve so much and for such a minimum expenditure? The political successes of the United Farmers of Alberta have been echoed around the world. That is because they have been the most spectacular. None the less real because scarce noted beyond the confines of our own Province has been the quiet, penetrating influence of the United Farmers of Alberta in improving the status of our rural life morally, intellectually, socially and financially. Can the farm people of Alberta afford to let their organization weaken? The spirit manifested throughout the organization was never better than today. On that account there is no cause for anxiety. Financial conditions on the farms, however, are such that the collection of membership dues is badly handicapped, and unless there is a determined well-organized effort on the part of all Locals to collect dues outstanding there is serious danger of a falling off in membership being recorded this year.

Last year, on account of the elections, Central Office unavoidably incurred unusually heavy expenses. An enormous amount of educational work was done which could have been spread over several years had it not been for the urgencies of the election campaigns. A deficit of \$9,000 on the year's operations resulted and it must be repaid. This year the Central Office is trying to meet the situation by the exercise of rigid economy and has not only reduced expenses, but to date has kept within the reduced revenue furnished to Central so far this year. A paid up membership for 1922 even closely approximating that of 1921 would enable Central Office to pay back the deficit on last year's work, without unduly curtailing needed organization work this year. To this end the Central Board urges every Local to put on a vigorous membership drive in its own district before harvest. In some districts Locals will no doubt find that it will materially assist in securing members if they enroll members now and allow them to defer the payment of their dues till after harvest. If members are not canvassed until after harvest they may be lost for this year.

Let every Local do its share. There is no time to be lost. Your organization is being retarded. Do all you can—no one can do any more, and then you will have no regrets when the next testing time comes.





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### NOTICE

#### THE DROUGHT RELIEF ACT

The Drought Area Relief Act has been passed to enable persons residing in certain areas of Southern Alberta and their creditors to adjust their accounts, and to prevent the dissipation of the resources of needy residents by a multiplicity of action and other legal proceedings.

Any person who has been resident and actively engaged in farming operations in such drought area for at least one year prior to January 1st, 1922, and is still resident and engaged in farming can come within the provisions of the Act.

The duty of the Commissioner is to endeavor to adjust matters between residents in the said area and their creditors so as to provide for the satisfaction of just claims.

Any resident farmer within the drought relief area, or any creditor of such resident farmer, can apply to the Commissioner for an enquiry into and an adjustment of his affairs.

It is recommended that applications be forwarded at once, as if there is any delay the detail work necessary in the adjustment of each account cannot be completed in time after the crop is harvested.

Any resident farmer, or creditor, failing to make application before August 15th next does so at his own risk, as it may not be possible to get the necessary help and complete enquiries after that date.

Applications for such relief, and to come under the provisions of the Act, should be made at once, in writing, to the Commissioner, Drought Area Relief Act, 320 Lougheed Building, Calgary, so that steps can be taken to make the necessary inquiry.

For further particulars apply to  
E. J. FREAM,  
Commissioner, Calgary.

# THE U. F. A.

PUBLISHED ON THE 1ST AND 15TH OF EACH MONTH BY THE UNITED FARMERS OF ALBERTA,  
201-218 LOUGHEED BUILDING, CALGARY, ALTA.

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H. HIGGINBOTHAM, Manager.

## SUBSCRIPTIONS.

Subscription fee, \$1.00 per annum. To all members of the United Farmers of Alberta, the United Farm Women of Alberta, the paper is included in the contribution of \$2.00 per annum, per member, remitted to Central Office, through the Secretary of the Local to which the member belongs. Price for single copies, 5 cents. Remittances must be made direct to the U.F.A., by postal note, post office, bank or express money order. Sending currency through the mail is always a matter of risk.

## RELIABILITY OF ADVERTISERS.

We will not knowingly accept any other than reliable advertisements, and no advertisements for liquor, tobacco, mining stocks, or extravagantly worded real estate will be published. Our readers will oblige us greatly if they will advise us promptly should they have any reason to doubt the reliability of any advertiser making use of "The U.F.A."

## ADVERTISING RATES.

Commercial Display, 20c. per agate line or \$2.30 per inch. Livestock Display rates on application. Classified—(See Classified Page for details.)

We allow no discount for time or space on display advertising. To ensure insertion, all changes of copy and new matter must be in our hands 8 days in advance of date of publication. Reading matter advertisements will be marked "Advertisement."

Vol. I.

CALGARY, ALBERTA, JULY 1st, 1922

No. 9

## EDITORIAL

In a resolution by the Central Board, published in the last issue of "The U.F.A.," it was suggested that every Local of the U.F.A. should inaugurate a membership drive within its own respective district, and it was intimated that every possible assistance would be rendered by the members of the Board and by Central Office. In many districts Local drives have already been in progress for several weeks. In others full advantage will doubtless be taken of the period intervening before the harvest rush begins.

No other organization has ever been so dependent as the U.F.A. upon the work of the members of Local units. No democratic organization is possible which is not so dependent. The strength of the U.F.A. is in the people themselves. The achievements of the past have been their achievements. The tasks which lie in the future cannot be accomplished except through the active effort of the people in the Locals throughout the Province. Their combined strength is proportionate to the influence which they exercise in their own communities, and to-day, in the rural districts of Alberta they have become the main channels of community effort, the centres of Local influence, the most powerful factors in the development of citizenship, the source and inspiration of co-operative effort. In proportion as their influence is extended, in proportion as they are able to carry into practice locally the aims and purposes for which the U.F.A. came into being, will they be able to influence the course of business and public affairs in a wider sphere, and contribute to the solution of the problems of the Province and the Dominion.

The political successes of the past year merely mark the beginning of the great task to which the farmers of this Province have set their hands. The need for local effort is today more pressing than it has been in any previous period in the history of the organization. The service which can be given by elected representatives in Parliament and the Legislature is dependent, ultimately, upon the maintenance of a strong local community life.

"In all this talk about statesmen and statesmanship," says Hugh P. Vowles, in "Under New Management," "we must beware lest we fall into the error of thinking that it is sufficient to elect wise men and delegate statecraft—either in business or national matters—to them. 'Wanted, a man!' sigh the directors of a company, wondering what has become

of the ideal manager. 'Wanted, a man!' we have cried, when surveying the slovenly follies of past rulers. But unless we learn speedily that individuals, by themselves, without a broad sustaining base of knowledge and effort in all of us, cannot hope to handle the wider aspects of our business and national affairs, we shall soon be in the position of having neither business nor nation to manage. We must think things out for ourselves, one and all, or make way for an abler, wiser type that will do so. And we must get out of the way of trying to convince ourselves that so long as we can stave off troubles for some future generation to deal with, all will be well. Otherwise, we shall find to our cost—as indeed we have already found—that such a policy is like a boomerang, and returns to destroy us or our children in the end."

An Alberta daily newspaper which cannot be accused of having shown prejudice in favor of the organized farmers' movement during times of political excitement, admitted in a recent editorial that "there never has been so much thinking on public questions as there is in the West today, and this is more true of the country than of the cities." It attributed the present high standards to the activities of the U.F.A. Locals. Of those activities, political action has been an outgrowth, but the foundation of success has been practical co-operation in business and in social life, in the local community.

If present standards are to be upheld; if the serious problems which today confront the farming industry are to be solved; if means of preventing a recurrence of such periods of depression and distress as the present one are to be devised, it is imperative that the strength of the organization shall be maintained and increased.

These ends can only be achieved through the active co-operation of every present member and every Local, and the enlargement of the membership to include as nearly as possible, all of the people on the farms.

—o:—

An estimate of the increased returns which the Alberta farmers will receive in the marketing of the harvest of 1922, as a result of the restoration of the old rates on grain provided for in the Crow's Nest Pass agreement, is published on page six. On every bushel of wheat marketed the producer after July 7th will pay 7.2 cents less for freight than he pays to-day. On every fifty acres of wheat yielding ten bushels to the acre the saving will be \$36. This increase in actual cash returns to the farmer is one substantial result obtained through the direct representation of agriculture at Ottawa.



# The Central Board Holds Midsummer Session

A Report by H. Higginbotham, Provincial Secretary, on the Business Transacted at the June Meeting in Calgary.

A meeting of the Central Board of Directors was held in the Central Office, Calgary, lasting three days, June 13th to 15th. All the members of the Board were present, except Mrs. Kiser, who was absent on account of illness, and W. J. Jackman, who was attending the Convention of the Canadian Association of Municipalities at Victoria, B.C.

Considerable discussion took place on the situation regarding the Wheat Board, but in view of the report which came to hand during the meeting that the Dominion Government had passed legislation providing for a Wheat Board, although details were lacking, no action was taken.

The resolution passed by the Board demanding the restoration of the Crow's Nest Pass agreement with the C.P.R. appeared in the last issue of "The U.F.A." The Board took the position that it was inconsistent for the C.P.R., because conditions have changed, to ask for the amending or annulling of this agreement made in the interests of the Canadian people when the C.P.R. wish to hold inviolate other agreements made with the Canadian people in regard to exemption from taxation, etc.

## Financial Statement

The Secretary made a report on the financial position of the Association, which was discussed. The report showed that during the first five months of the year there had been a surplus of receipts over expenditures amounting to \$941.17. Receipts on the organization account during the five months had amounted to \$18,454.01, and expenditure to \$17,512.84. If the receipts and expenditure continued in the same proportion for the other seven months of the year, the receipts would amount to \$44,289.60 as compared with \$47,926 in 1921 and the expenditure \$42,030.72 as compared with \$55,413.29 in 1921.

The amount which the U.F.A. is entitled to receive from the United Grain Growers this year under the United Grain Growers' Educational Assessment is \$5,850.75, divided as follows:

United Farmers of Alberta	-----	\$4,918.65
United Farm Women of Alberta		699.20
Junior U.F.A.	-----	232.90

The total is slightly smaller than the amount received under this heading last year. Against this educational assessment the Central Office is owing \$9,000 to the United Grain Growers in repayment of a loan secured last year.

Organization work was discussed, and it was proposed that Locals put on a membership drive before harvest. A resolution on this subject and a further resolution passed by the Board directing that all calls for speakers from the Locals should be made to the Director for the Federal Constituency were published in the last issue of "The U.F.A."

## Conduct of Convention

Discussion took place on the conduct of the Convention, and it was decided to call attention to the fact that the extension of the last Annual Convention to the fifth day, did not seem to have given general satisfaction, and had not solved the problem of handling the resolutions at the Convention, and to advise

members that in the opinion of the Board, the only proper method of meeting the growing number of resolutions was as already decided by resolution at the last Annual Convention, to have all the resolutions from Locals referred to a District or Constituency Convention, and that only resolutions which had passed such District or Constituency Conventions, be referred to the Annual Convention.

## Hail Insurance

E. H. Malcolm, chairman of the Hail Insurance Board, attended and presented further information respecting the attitude of the Hail Insurance Board, regarding resolutions passed by the last Annual Convention on Hail Insurance.

In regard to the Municipal Hail Insurance plan being extended to unorganized districts, Mr. Malcolm stated that the Board were willing to do this providing the Government would guarantee the payment of taxes, but the Government did not feel that they could incur this liability.

## Junior Convention

Mrs. Sears made a brief report on the University Week for Farm Young People, and the U.F.A. Junior Convention held in connection therewith. She conveyed the suggestion to the Directors that the Junior Directors would like to be taken on organization trips with the Director whenever they were travelling by car and no extra expense would be involved. They wished to apply this to any other live Junior, whom it might be more convenient to take along than the Director.

## Junior Committee

McDaniel-Harris:

That the Senior Committee on Junior work be re-appointed as follows: Mrs. Fraser, Mrs. Meyer, Miss Kidd, S. S. Sears, H. Higginbotham.

The report of the Southern Alberta Survey Board was discussed and the Board endorsed the position of the report dealing with Irrigation and Community Leases.

## Schools

Mrs. Gunn and S. Lunn, members of the Educational Committee, reported that the Minister of Education was in agreement with the committee on the advisability of concentrating this year on the problem of seeing that every child received at least an education up to the Eighth Grade. The Minister of Education stated that he was willing to do everything possible to keep the schools open in the districts where they were being handicapped on account of drought conditions.

## Changes in Constitution

A committee consisting of H. C. McDaniel, chairman, S. Lunn, and J. Lewis Smith, was appointed to draft proposed amendments to the Constitution.

Affiliation with the Western Canada Livestock Union was renewed.

The Provincial Government was asked to furnish a report on the resolutions submitted to the Government following the last Annual Convention.

During the Board meeting the Directors, by courtesy of the United Grain Growers, Ltd., heard an address on the world's live stock situation, by W. J. Elliott, superintendent of the live stock department, and on the world's wheat situation by C. M. Elliott of the United Grain Growers, Ltd., commission department, which were full of valuable information.

## Meeting of Central Executive

A meeting of the Central Executive was held following the Board meeting to deal with unfinished business. All members of the Executive were present. A large number of resolutions were submitted from Locals, and dealt with.

Mr. Brownlee attended on request, and made a statement in regard to the attitude of the Provincial Government re the resolution passed by the Annual Convention on establishing a Provincial Bank, and stated that a full memorandum on the subject was being prepared and would be to hand shortly.

Mr. Brownlee's statement indicated that the Government did not consider it advisable or practicable at the present time to establish a Provincial Bank, and had decided to concentrate its efforts upon securing all the information it could to assist in making suggestions for the revision of the Bank Act, when it came up for re-enactment, in the Dominion House, next session.

Professor MacGibbon, of the University of Alberta, had also been appointed to carry on investigation. Mr. Fream, the Southern Alberta Relief Commissioner, had also been requested to report any cases which came to his attention where there was ground for complaint in regard to treatment accorded to settlers in regard to banks.

## Mortgage Legislation

Mr. Brownlee also made a statement in regard to mortgage legislation indicating that the recent legislation affecting mortgages had not changed in any way the relation of the borrower and the lender. All the new legislation did was to make it clear beyond question of doubt that a man who was willing to give security to a mortgage company to protect them on their interest payments, as against other creditors, could do so, and the agreement could not be set aside. No farmer was obliged to give a lease unless he desired to do so.

## Federal Loan Department

The secretary was instructed to send a copy of the resolution passed by the last Annual Convention re Federal Loan Department to the Canadian Council of Agriculture with the request that it be placed on the agenda for discussion at the next meeting of the Council.

It was also decided that an effort be made by the representatives of the United Farmers of Alberta at the next meeting of the Canadian Council of Agriculture, to have some definite plan arranged whereby matters will be brought to the attention of the Canadian Council of Agriculture by the Provincial Associations.

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# The Hail Insurance Board and Adjustment of Losses

By E. H. Malcolm, Manager of the Municipal Hail Insurance Board.

At the meeting of the Central Board of the U.F.A., held in Calgary recently, I had the privilege, through the courtesy of the Directors, of discussing with them certain provisions of the Hail Insurance Act, and also some methods employed by the Board in the administration of the act. The Hail Insurance Board is anxious to give the best service it is possible to give in carrying out the provisions of the Hail Insurance Act, and on behalf of the Board I am very glad indeed to have this opportunity of calling the attention of U.F.A. members to certain sections of the act, and some of the plans adopted by the Board with reference to adjustment of losses that do not seem to be as well understood as it is desirable that they should be.

## Insurance in Unorganized Areas

At the last Annual Convention of the U.F.A., a resolution was passed asking the Legislature to amend the Hail Insurance Act so as to extend the privileges of Municipal Hail Insurance to farmers in unorganized districts. This resolution was discussed at the annual meeting of the hail insurance district, held in Calgary in March last, and the matter was referred to the Board for consideration and action. The Board informed the Government that they had no objection to the amendment, provided the Government would also arrange to guarantee payment to the Board, when due, of the hail insurance taxes that would be levied as premiums. If that were not practicable the Board agreed to accept the insurance for a cash premium of ten per cent, and would agree to rebate to the farmer in the fall the difference between the ten per cent and one per cent higher than the average rate for the Province during that year. It was proposed to charge the one per cent higher rate to cover the extra cost of adjustment in those unorganized districts where few applications would be received. The Board felt that to be fair to those municipal districts that were behind the scheme, and had made it possible, that no extra risk should be incurred, without provision being made that payment for that risk should be received in full and promptly. I do not believe the cash premium plan would be of much benefit and the Government apparently thought the other suggestion was not practicable at the present time, and no amendment was made to the act in this connection.

## Arbitration

The U.F.A. convention passed another resolution, asking that the act be amended to provide for arbitration when the insured and the adjuster cannot agree on the damage done to the crop. This resolution was also referred to the annual meeting of the hail insurance district. During the discussion it was shown that the opinion of the majority of the delegates was that no better results would be obtained by arbitration than by the present method of adjusting, and the resolution was disapproved. Now the Board has no fundamental objection to arbitration. They are not

satisfied that any better results will be obtained by this method, but they are prepared to give it a trial during this season.

## Withdrawals and Re-inclusions

On account of drought conditions prevailing in some parts of the Province, and because of the grasshopper menace in other districts, there is no doubt that a considerable acreage has been withdrawn from the operation of the Hail Insurance Act this year, because the farmers were of the opinion that the crop would not be worth insuring. According to section 26, lands that have been withdrawn may be re-included at any time. If crop conditions should improve to such an extent that any crops now withdrawn should appear after all to be harvestable, they may be insured at any time by the owner making application to his municipal secretary.

## Cancellation of Insurance

In the Alberta Insurance Act, under the section devoted to hail insurance companies, it is provided that "the company shall not be liable for loss from hail to any portion of the insured acreage which has been so injured by causes other than hail. . . . that such portion would not yield profit over and above the actual cost of cutting, threshing, and marketing." The Hail Insurance Board has always taken the stand that if a crop was so poor before the hail storm that it was not worth harvesting, then no award should be paid.

The instructions to adjusters in this connection are as follows:

"If the crop can reasonably be considered as being harvestable before the storm, it is to be considered a crop, and the percentage of this crop destroyed by hail is to be the percentage allowed. In other words, if a crop is worth harvesting, no matter how small the yield, it is to be adjusted on the same basis as, say, a fifty bushel crop. On the other hand, if before the storm the entire crop, or any considerable portion of it, is considered as not worth harvesting, no indemnity is to be allowed on the acreage agreed upon as not being harvestable, and the claimant will be allowed to cancel the insurance on the acreage thus affected as at the date of the storm. In cases when the storm occurs after the first of August, the cancellation will take effect as at the first of August." Any insurance thus cancelled would entitle the insured to a rebate of a portion of the premiums the same as if the insurance were cancelled in the regular way under the provisions of Sec. 26a.

Now, there are crops which both the insured and adjuster will agree were harvestable before the storm. There are other crops they can equally well agree were not worth harvesting. There are also other crops in between these two, about which there is, and always will be, a difference of opinion. The point of the whole matter for the claimant to bear in mind is that he is not bound to accept the adjuster's opinion; it must be mutually agreed upon by them both as to which crops are harvestable, and which are not. If they cannot agree, the

farmer will be quite justified in refusing to accept the award and to ask for a re-adjustment of the loss.

Section 26a provides that when any crop insured under the municipal plan is destroyed from any cause other than hail, the owner may have the insurance on such crop cancelled, by sending notice to the Hail Insurance Board at Calgary, at any time up to the first day of August. The Board has always interpreted the words "any crop" to mean not only a whole field, but any portion of a field. Sometimes there is a low spot drowned out, sometimes a high spot will be dried out, and other portions of the crop may be destroyed by gophers, or cutworms, or grasshoppers. In these cases the acreage of these areas destroyed should be carefully estimated, and notice sent to the Board to have the insurance on this acreage cancelled, being careful to state the cause of the destruction. In cases where the insurance is cancelled, the insured is expected to pay a proportionate share of the premium for that year, depending upon the length of time the crop was insured before cancellation. The Board is anxious that every farmer should take full advantage of this cancellation provision in the act, because as indicated above, in case of damage by hail, the adjusters are instructed not to pay any award or any portion of the crop that has been destroyed previous to the hail storm.

## Adjustment of Losses

Every year the Board receives from a few claimants who have accepted the adjuster's award, complaints that they accepted the award under compulsion, and that in their opinion the award was not a fair one. The Board is particularly anxious to point out, and to have every farmer understand that he is under no compulsion whatever to accept the award of any adjuster. We would very much prefer that he did not accept it if he does not believe the award to be a fair one. We try to get the best adjusters it is possible to get. We believe they are good, and we know that they make satisfactory adjustments in the case of over 90 per cent of the claims. It is that other 8 or 10 per cent that we are particularly anxious to satisfy. Adjusting a hail loss is not like a mathematical demonstration. It always depends to some extent on the judgment of the adjuster. He being human may possibly sometimes make a mistake. Even the farmer himself is occasionally wrong, but if in his opinion the adjuster's judgment is not correct he should by all means refuse to accept the award. The claim will then be turned over to another adjuster. If no agreement is reached it will be turned over to the division superintendent of adjusters, and in 99 cases out of 100 the farmer and the last adjuster will arrive at a satisfactory agreement as to the amount of the damage done, and the claimant will be entirely satisfied. This is the kind of adjustments, and the only kind, that the Board wants done, and if every farmer will give us careful co-operation in this matter, there is no doubt but practically all

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# Rates on Alberta Wheat Reduced by 7.2 cents per Bushel

Parliament Approves Restoration of Rates on Grain and Flour in Accordance With Crow's Nest Pass Agreement

## FIGHT IN THE COMMITTEE

The House of Commons on June 26th adopted the report of the Special Committee on Transportation Costs, recommending further suspension of the Crow's Nest Pass agreement for twelve months, with the exception of the rates on grain and flour. The agreement may be suspended for a second year at the option of Parliament. Sir Henry Drayton's protectionist budget of the Conservative be given power to suspend the agreement, "such suspension to be followed immediately by submission to the Governor-in-Council of a new schedule of rates as reduced by the Commission," was defeated by 168 votes to 43. The agreement applies only to the C.P.R. The report recommends that the board of management of the Canadian National lines should also bring the lower rates on grain and flour into effect.

In a special wire to "The U.F.A.," dated June 24th, before the adoption of the report, the press committee of the U.F.A. members at Ottawa, said: "A determined fight has been put up in the Special Committee appointed to consider railway and transportation costs. The railways wanted to have the Crow's Nest Pass Agreement abrogated and failing this, to have it suspended, offering in the meantime a reduction in rates on certain basic commodities, which reduction was far from satisfactory. The Progressives on the committee, led by Mr. Crerar and supported by a few Liberals, fought for the return of the Crow's Nest Agreement, and on division only lost out by the casting vote of the chairman. They then served notice on the committee that the Progressives would fight on the floor of Parliament and if necessary talk the question out until July 6th, when the agreement would again come into force. With this club hanging over their heads, the railways capitulated, and while the report is not down yet, we are free to say the committee will recommend that the Crow's Nest Pass rates on grain and flour become effective July 7th, rates on other commodities to be suspended for one year."

Parliament was prorogued on June 28th, and will meet again next January.

## DEBATE ON BUDGET.

(By the U.F.A. Members, Ottawa.)

Ottawa, June 17th.—The difference between the point of view of low tariff Liberals and that of the Progressives was that the low tariff Liberals looked on the budget as a low tariff measure, while the Progressives argued that this budget was in principle the same as the protectionist budget of the Conservative party.

Mr. Fielding and the Liberal Platform.

One of the most amazing incidents in connection with the whole debate was Mr. Fielding's admission that he does not believe in the low tariff plank of the Liberal platform. It was during Mr. Meighen's speech that the Minister of Finance gave this information to the House. Mr. Meighen was saying, "Aside from the effect of the sales tax, aside from everything which is to be thought of, the

## WHAT THE REDUCTIONS MEAN.

Present rates on grain from Alberta common rate points to Fort William—37 cents per hundred pounds.

Crow's Nest Pass rates, which will come into effect on July 7th—25 cents per hundred pounds. Reduction 12 cents per hundred pounds.

Reduction per bushel of wheat, 7.2 cents; per bushel of oats, 4.08 cents; per bushel of barley, 5.76 cents; per bushel of rye and flax, 6.72 cents.

Estimate of area seeded to wheat in Alberta this year, 5,000,000 acres. If the average yield per acre be 10 bushels, to take a low figure, this means a total crop of 50,000,000 bushels, and the saving on this quantity of wheat to the Alberta farmers will be \$3,600,000.

Based on the statistics of previous years, and a low estimate of the prospects on this year's crop, the probable shippable surplus of oats this year, after farmers' seed and feed requirements have been met, will be 25,000,000 bushels, and the reduction in rates, at 4.08 cents a bushel will mean a saving of \$1,020,000. The shippable surplus of barley, flax and rye is expected, according to a low estimate, to total not less than 5,000,000 bushels. An average reduction of 6 cents per bushel in rates on these grains will mean a saving of \$300,000.

On all grains shipped the total saving will thus be approximately \$4,920,000, according to the estimate.

A portion of the wheat crop is shipped to Vancouver, but this will not greatly affect the estimate given above.

### The Prairie Provinces.

The total wheat of the 1921 harvest in the Prairie Provinces marketed to date is 230,000,000 bushels. The total oats unloaded at Fort William out of last year's crop, to date is 39,500,000 bushels; total barley, 11,600,000 bushels; total rye, 3,900,000 bushels; total flax, 2,000,000 bushels.

The reduction in rates from Saskatchewan and Manitoba points, in cents, will be slightly less than the reduction in cents from Alberta points. At Moose Jaw the reduction is 11 cents, and at Winnipeg 7 cents per hundred pounds.

microscopic reductions made here in relation to the pledge of the Liberal Party, a pledge endorsed by the present Minister of Finance himself. . . ."

Mr. Fielding: "My honorable friend has no authority for that statement. I have never voted for the tariff items of the Liberal platform and never concealed the fact that I did not approve of the platform in that respect."

Mr. Meighen: "I accept the Minister's word without the slightest reservation, but I fancy this is the first time after the honorable gentlemen opposite have been in power for five months that anyone in the country outside the walls of that convention knew that the present Minister of Finance dissented from the tariff plank of the Liberal platform."

Mr. Fielding: "My right honorable friend is the first person to make that statement, and I therefore now correct it."

Mr. Fielding let his name go before the Liberal convention of 1919 as a candidate for the leadership, after the convention accepted the platform containing the following plank:

"That to these ends, wheat, wheat flour and all products of wheat, the principal articles of food, farm implements and machinery, farm tractors, mining, flour and saw-mill machinery and repair parts thereof, rough and partly dressed lumber, gasoline, illuminating, lubricating and fuel oils; nets, net twines and fishermen's equipment; cement and fertilizers should be free from customs duties, as well as the raw materials entering into same; that the British preference should be increased to 50% of the general tariff and that the Liberal party pledges itself to implement by legislation the provisions of this resolution, when returned to power."

There is one thing at least that can be said in favor of the speech of Sir Lomer Gouin, and that is that it was frank and to the point. He came out definitely in favor of protection for the manufacturing industries of the country.

There was nothing original in his speech, but it was significant and might be taken as a statement of the definite policy of the Liberal party.

## The Opposition Policy.

Sir Henry Drayton moved an amendment to the budget, charging the Government with a breach of faith in not implementing their pre-election pledges, but all the speeches from the Conservative side of the House were mainly concerned with the danger to the country of eliminating the depreciated currency legislation of last year and thus doing away with the thousand per cent. tariff on German goods, and with taunting the Government on the record of the Liberal party, past and present, in and out of office. No constructive suggestions were made by the Conservatives.

Mr. Crerar in speaking on the budget declared that the amendment moved by the ex-Minister of Finance offered nothing constructive and moved an amendment to the amendment, which was quoted in the June 15th issue of "The U.F.A."

## The Point of Order.

As soon as the amendment was moved, Mr. Fielding rose and objected that it was not in order. He was supported in this by Mr. Marcil, M.P. for Bonaventure, a former speaker of the House. However, Mr. Crerar argued the point on the following grounds:

1. That there were three parties or groups in the House now instead of two.
2. That the practice in Canada of not allowing more than one amendment to the motion to go into committee of supply was, according to Bourinot, founded on an error in ruling made by Speaker Smith in the Canadian Parliament in 1858.

The Speaker asked for a day to consider the matter, and on the following day gave his decision in favor of the old practice. Mr. Crerar appealed to the House from the Speaker's decision and a division was taken. The Speaker's ruling was sustained by a vote of 122 to 65, Conservatives and Liberals voting to-

(Continued on Page 10)



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# The U.F.W.A. and Juniors

## JUNIOR BRANCH ANNUAL MEETING.

The annual meeting of the Junior U.F.A., was held at the University of Alberta, Monday, June 12th. Twenty-six Locals were represented. L. E. Kindt, of Nanton, Junior Branch President, was in the chair. Reports were given by the president, vice-president, secretary and directors. Mrs. M. L. Sears, President of the U.F.W.A., and Mrs. R. C. Fraser, Convener of Young People's work, were asked to address the Convention.

During a short intermission, the Junior Conference Fund, which had been subscribed to by U.F.A., U.F.W.A., and Junior Locals, was distributed. As announced when the fund was opened, only delegates who were sons or daughters of U.F.A., or U.F.W.A. members in good standing, junior members in good standing of U.F.A. or U.F.W.A. Locals, or members in good standing of Junior U.F.A. Locals, whose Locals had made a contribution of \$5 for each delegate to the Junior Conference Fund, were entitled to a share. The fund was sufficient to refund 75 per cent of the railway fares of those who were qualified as above.

A feature of especial interest was the series of reports given by various Locals on the work they have accomplished during the year. The Junior U.F.A. Locals throughout the Province are in a very flourishing condition, and many times the benefits derived as a result of the organization were reiterated.

Election of officers was carried on by the use of the preferential ballot, with the result that L. E. Kindt, of Nanton, was re-elected president, and Donald Cameron, Junior, of Elnora, was re-elected vice-president.

In the year 1920, the Junior work was directed by a joint committee composed of five junior representatives appointed by the Junior Annual Meeting and five representatives from the U.F.A. and U.F.W.A. Boards. During 1921, the Juniors adopted the plan of electing directors for the various constituencies. At the 1922 Junior Convention, the question of a connecting link between the senior and junior organizations was brought up, and it was decided to elect directors as in the previous year; and that the directors should choose from their number three executive committeemen who, with the Junior President and Vice-president, should act with the Senior Committee on Young People's work. This joint committee directs the affairs of the Junior organization.

A resolution, recommending that a division of members be made at the ages of 16, the younger members meeting separately, was referred to the Joint Committee on Young People's Work. A resolution to be referred to the U.F.A. Board for endorsement, asking that a public school course be given at all agricultural schools, was adopted.

### Officers Elected

The result of the election of Junior Directors was as follows: Battle River Constituency, Wilbur Dodds, Rosyth; Bow River, Allan Gibson, Rumsey; East Calgary, Sydney Thorpe, Irricana; West Calgary, J. W. Laut, Crossfield; East Edmonton, Vera Carson, Namao; West Edmonton, Carroll Way, Helder; Lethbridge, James Rollinson, Magrath; Mac-

leod, Fred Hartwick, Longview; Medicine Hat, Lester Francis, Alsask; Red Deer, Donald Cameron, Jr., Elnora; Strathcona, Myrtle Krefting, Ponoka; Victoria, Madeline Marler, Camrose.

The business session showed a marked improvement over previous years. Discussion and reports showed that the Junior U.F.A. has become a young people's organization of influence in the Province and with a definite work to perform.

During the session, the Junior songs and junior yell were rendered with enthusiasm.

At a meeting of the Junior Directors held subsequently, the following were elected to act with the president and vice-president as an executive committee: Miss Vera Carson, Namao; Allan Gibson, Rumsey; and Carroll Way, Helder. The members of the Senior Committee on Young People's Work are, Mrs. R. Clarke Fraser, Rollinson, Convener; Mrs. C. Meyer, Halkirk; Miss J. B. Kidd, Calgary; Mr. S. S. Sears, Nanton; and Mr. H. Higginbotham, Calgary.

:o:

## SYNOPSIS OF PROVINCIAL ACTS.

U.F.W.A. Locals interested in the legislation enacted at the last session of the Provincial Legislature will find the Synopsis of Important Acts prepared by the Clerk of the Executive Council very helpful for study or reference. The pamphlet may be secured upon application to the Clerk of the Executive Council, Government Buildings, Edmonton. It contains the gist of one hundred and ten acts passed at the last session. A most interesting series of discussions could be planned, using the information given in this book as a basis. With a little planning on the part of the program committee, the acts could be divided up under various subjects, such as: Taxation, Health, Education, Agriculture, etc. Then different members could give ten or fifteen minute talks, summarizing the legislation enacted along the various lines. Probably fifteen to twenty minutes at each meeting would be sufficient time to devote to this study, as it requires close concentration.

J. B. KIDD,

Provincial Secretary, U.F.W.A.

:o:

## MANY ANNUAL PICNICS

The annual picnic of the U.F.A. Local is now an established custom and many successful picnics have already taken place. Iron Creek U.F.A. Local had a ball game and a band to enliven their day; Dolcy and McCafferty Locals held a joint picnic, with sports all day and dancing in the evening; the program of the Crossroads gathering included basketball, junior baseball, broncho riding, tug-of-war. Soda Lake and Hairy Hill Locals had as their guest Hon. R. G. Reid, and their program of sports included bicycle, horse, and foot races. A hotly contested baseball game between the married and single men was an interesting part of the Richland Local picnic. A full program of sports was enjoyed at Ministik Lake. A large crowd witnessed a program of novelty races at Chestermere Lake where racing, baseball, tennis and boating were also enjoyed. The Bow Island U.F.A. picnic concluded with a concert and dance.



## The Provincial Secretary's Page

### REVISION OF CONSTITUTION.

The Central Board of the U.F.A. at a meeting in Calgary in June discussed the advisability of revising the Constitution in order that it may be brought up to date. To undertake the work of revision, the Board appointed a committee, consisting of Messrs. Stephen Lunn, J. Lewis Smith, and the writer.

Locals of the U.F.A. throughout the Province are invited to submit any suggestions which they may have to make with regard to changes in the Constitution, to the Provincial Secretary, H. Higginbotham, at Calgary, before August 1st. The envelopes of all communications to Central Office bearing on this subject should be marked with the word "Constitution" in the upper left-hand corner. The suggestions will then be passed on to the committee for action.

A number of suggested changes of policy to be provided for in the proposed constitutional amendments were considered and approved by the Central Board as follows:

Providing for the formation of Federal and Provincial Constituency Associations, to be composed of all Locals in such Constituency, a better definition of the various branches of the Association, and providing that three members of the Executive would be elected by the Central Board, these, together with the President and Vice-President, who would be elected by the Convention, and the President of the Women's Section, to form the Executive Committee. It was also decided that the clause governing Constituency Associations should provide for these becoming "an integral part of the Association, and governed by the Constitution of the Association," each being competent to pass by-laws and regulations not inconsistent with the Constitution of the Association."

H. C. McDANIEL,  
Chairman of Committee.

### START MEMBERSHIP DRIVE

Bellis Local have now a membership of about sixty, and they are starting a Membership Drive for new members, which they expect will considerably increase the numbers. This Local intend to sell binder twine this year to non-members at a slightly higher price than that charged to members of the Local.

:0:

### BATTLE RIVER CONVENTION

The fourth annual convention of the Battle River U.F.A. and U.F.W.A. Political Association will be held at Wainwright on July 18th and 19th. The convention is being held later than usual this year, as it was desired to have the Federal member, Mr. H. E. Spencer, present. It is expected that Mr. Spencer will have returned from Ottawa before that time.

:0:

### ALEXANDRA CONVENTION

The second annual convention of the Alexandra U.F.A. Provincial Political Association will be held in the Town Hall, Kitscoty, on July 8th, beginning at 10 p.m.

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### ST. PAUL CONVENTION

The annual convention of the St. Paul U.F.A. Provincial Constituency Association will take place at Bonnyville on July 10th.

:0:

### VERMILION CONVENTION.

The annual convention of the Vermilion U.F.A. Provincial Constituency Association will be held in the Albert Hall, Vermilion, on Friday, July 7th, opening at 10 a.m.

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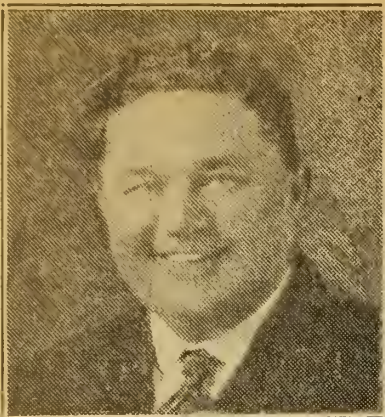
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Dr. Still, Pres. of the American College of Osteopathy, and Surgeon-in-chief at the Still Hospital at Kirksville, Mo., will be one of the speakers at the WESTERN CANADA OSTEOPATHIC CONVENTION to be held in Calgary, July 13 and 14, in the Sun Room of the Palliser Hotel. Dr. Still is one of America's most prominent Surgeons and Diagnosticians, and many will take advantage of the opportunity of having an examination by him. Many other prominent Specialists will be in attendance at the Convention and on the program. Special rates will be given patients who come in for examination during this time if they require operative work, treatments or glasses. Those wishing an examination during the convention should phone or write for an appointment not later than July 6th.

The Osteopathic Health Home has been open three months, many patients have entered during this time, on several occasions has the home been filled and a waiting list established, most gratifying results have been noted in a large variety of cases. All patients receive Osteopathic treatments as well as various other forms of treatment—Electric Baths, Fastling, Milk, Raw Fruit, Raw Vegetable Diets, and other special diets. If interested in the Home write for particulars.

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(Continued from Page 6)

gether against the Progressives and Labor.

On Wednesday morning about one o'clock, the vote was taken. First came the vote on the Drayton amendment, which was lost on the vote of 51 to 169.

Word has apparently been sent to the press throughout the country that on this amendment the members who refused to vote until called on did so in order to save the Government. This, of course, is ridiculous, as seven votes added to either of the totals cast for or against the amendment would make absolutely no difference. When compelled to vote, three of the seven voted against the amendment and four in favor.\*

:o:

Brief extracts from a number of speeches by Alberta members in the budget debate were quoted in the last issue of "The U.F.A." George G. Coote, member for Macleod, spoke on June 9th.

Mr. Irvine, in speaking on the budget, expressed regret that the leader of the Progressives had not moved the farmers' platform as an amendment to the amendment, and said: "The constitutionality of the amendment to the amendment already having been challenged, it might as well have been challenged for putting the principle in it as for putting nothing in it. By moving the new fiscal policy the hon. gentleman would have had the opportunity of stating clearly to the House what were the principles upon which he and his party were elected."

\* In the division on the Opposition amendment to the budget Messrs. Kellner, Jelliff, Lucas, Speakman and Warner voted against the amendment. The other seven Alberta members who were in their seats in the House did not vote, and the Speaker's attention having been called to this he asked each of these members to declare themselves. The responses were as follows:—Mr. Shaw: "If I must vote I shall vote against the amendment." Mr. Kennedy: "If I had voted I would have voted against the amendment." Mr. Spencer: "If I had voted I would have voted against the amendment." Mr. Gardiner: "I vote for the amendment." Mr. Garland: "I vote for the amendment." Mr. Coote: "Under compulsion I vote against the amendment." Mr. Irvine: "I vote for the amendment." All of the twelve Alberta members then voted against the budget.

:o:

## Causes of Depression in Farming Industry

PART NINE.

### The Demand for an Enquiry.

Speaking in the budget debate and on other occasions during the Parliamentary session, a number of Alberta members of the House of Commons have pressed for a Parliamentary inquiry into the operation of the credit system. It is contended that such a Parliamentary investigation into basic principles before the Bank Act comes up for revision in 1923 is of urgent necessity. Emphasis is laid upon the desirability of appointing as members of a commission of several persons, representatives of various economic groups, who can come to their task as far as possible without prejudice. It is also contended that full publicity should be given to the proceedings, and that economists and other professional and business men who have criticism to offer should be given opportunities equal to those of supporters of the existing system. As with few exceptions papers which can afford to take the financial risk of publishing infor-



mation upon reforms are owned by opponents of reform, and the public is thus ill-informed upon the proposals, such equality of opportunity is of the utmost importance. The Ottawa Citizen has for the past two years been seeking to arouse interest in this question. The Farmers' Sun, the official organ of the United Farmers of Ontario, is calling attention to the subject editorially. It is possible that Major Douglas may be invited by representatives of various bodies in Eastern Canada, to give evidence at an inquiry in the Dominion.

#### Mr. Ford on the Agricultural Press.

"A considerable portion of the agricultural press," says the Dearborn Independent, of which Henry Ford is president, "seems wedded to the present fiscal system and to approve its administration. The uniformity of its argument in the matter suggests a line of propaganda from some interested source, but it may be it is in the nature of an epidemic where one writer assumes as fact what another has said, and takes up the hue and cry in a mistaken belief that he is aiding his patrons, the farmers."

"The burden of the argument is that the depression in agriculture for the past two years is the result of natural causes, and that the farmer has only to grin and bear his misfortunes and work for a better day; that his troubles are akin to storm damage and other 'visitations of Providence' which make farming so much of a speculation at best."

#### Result of "Natural" Causes

"If a man were struck with sufficient force he would be knocked down. That is a natural result of the blow, but no excuse for it. The assault is a criminal act, and the offender is liable to punishment for it. So with the farm depression. It was the natural result of the administration of the country's finances, as deliberate of purpose and as criminal as an unprovoked personal assault."

"The theory that the volume of the medium of exchange must expand with production is sound. It is held by all sides in discussion of the money question. It is strongly emphasized by the proponents of the present system and is the chief argument in its favor. The elasticity of the bank currency system permits its increase in sections and seasons as needed. But the power to inflate the currency includes the power to deflate, and that power is wielded in the interest of those who profit by deflation. That power is delegated to friends of the international banking groups."

#### Why Prices of Farm Products Collapsed.

"There is no secret about deflation. Three billions of the currency was retired in 1920. The result was that one-half the available medium of exchange was compelled to do the work of the former aggregate, with the natural result that production—in other words, farm crops—was measured in the smaller volumes and the wheat, the corn, the cotton that had been raised on a basis of prices when the wheat was worth two or more dollars went on the market at half and less than half that figure."

"It was a natural result, but a deliberate crime nevertheless, and the man who shields a criminal is accessory to his crime. There is the same degree of complicity in the farm paper which aims to minimize the outrageous crime of arbitrary deflation."

[A summary of the Douglas proposals by the International Labor Office, a department of the League of Nations at Genoa, is unavoidably held over for the next issue.]

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## THE HAIL INSURANCE BOARD AND ADJUSTMENT OF LOSSES.

(Continued from Page 5)

the adjustments made will be entirely satisfactory to both the Board and the claimant.

### A Matter of Evidence

I hope no farmer will get the impression from reading the above paragraph that in order to get anything he asks for, all he has to do is to refuse to accept the adjuster's award and that eventually he will get what he demands. Any one who has such an impression will be disappointed. The matter, after all, has to be decided on the evidence produced. This is true even if the claim eventually is brought up before the full Board, or if it is referred to arbitration. A farmer is justified in refusing to accept an adjuster's award only when he feels that he is not receiving a fair deal. If he is satisfied that the adjuster is offering as much as the damage actually is, there will not be any use in him refusing to accept the award, because it is not at all likely that any other adjuster will offer him any higher percentage.

If there are any points I have omitted that are not clear to any person in the Province I will be only too glad to answer any questions he may desire to ask. We welcome such inquiries and make it our business to give the fullest possible information whenever called upon.

I wish to express my thanks for the courtesy the editor has extended to me in the opening up of the columns of "The U.F.A." for the discussion of this matter, and I trust that the time and space taken will be of some advantage both to the Board and those insured under the Municipal plan.

:o:

### TO CONSIDER BANK ACT.

As a preliminary to the investigation of the Bank Act to be carried on by Professor MacGibbon of the University of Alberta, on behalf of the Provincial Government, Prof. MacGibbon will hold public sittings in the near future at a number of Alberta points.

Hon. J. E. Brownlee, in a letter to H. Higginbotham, the Provincial Secretary, states that the Government are anxious that Locals of the U.F.A. should co-operate in making the sittings as valuable as possible, by helping to advertise them. Those who have complaints to make are requested to lay them before Prof. MacGibbon at these sittings.

Public sittings have already been held at Vermilion and Calgary. Sittings will be held also as follows:

Camrose, Tuesday, July 4th; Hardisty, Thursday, July 6th; Coronation, Saturday, July 8th; Youngstown, Tuesday, July 11th; Medicine Hat, Friday, July 14th; Foremost, Monday, July 17th; Lethbridge, Wednesday, July 19th; Macleod, Friday, July 21st; Red Deer, Wednesday, July 26th; Stettler, Friday, July 28th; Sangudo, Tuesday, August 1st; Grande Prairie, Saturday, August 5th; Peace River, Tuesday, August 8th; Edmonton, Friday, August 11th.

:o:

### COST OF BOARD OF COMMERCE.

The cost of the Board of Commerce in the year 1919 was \$146,345.53, according to information given to G. G. Coote, M.P., in the House of Commons, by Hon. Mr. Robb.



## THE CENTRAL BOARD HOLDS MIDSUMMER SESSION.

(Continued from Page 4)

The Secretary reported that the Central Office had succeeded in collecting an account of approximately \$1,700 for a certain farmer, and that Central Office had incurred out of pocket expense amounting to \$29.00 in doing so, in addition to considerable time spent by the U.F.A. Legal Department and members of the Central Office staff, and that Central had presented a bill for actual out of pocket expense which so far had been ignored. The Secretary was instructed to endeavor to collect.

:o:

## Principles of the Drought Relief Act

By Publicity Department of the Alberta  
Government.

The object of the Government in passing the legislation known as the "Drought Area Relief Act" was that of providing the machinery and enabling resident farmers coming within the scope of the act to get together with their creditors and reach an amicable settlement of their financial difficulties, and at the same time assure to such farmers the opportunity of providing food and other equipment for their families sufficient to carry them along until the fall of 1923.

The legislation can also be considered as an outcome of the report made to the Government by the Southern Alberta Survey Board. It is a definite attempt to improve conditions generally in the area reported upon by that Board.

### Scope of Act.

The underlying principles of the Drought Area Relief Act include the establishment, by proclamation, of the territory coming within the act, and the appointment of a commissioner to have general supervision and administration of the act; division of the area into districts and the appointment of deputy commissioners to assist and act in such matters as may be delegated by the commissioner.

The proclamation has been issued, defining the area, and appointing Mr. E. J. Fream, of Calgary, as the commissioner, while it is expected that the area will be divided into districts corresponding as far as possible to the judicial districts of the Province, with the appointment of deputies, probably from the Court officials, for such districts. This will mean the division of the area into the districts of Macleod, Lethbridge, Taber, Medicine Hat and Hanna.

### Duties of Commissioner.

The commissioner is required to endeavor to adjust matters between residents in the area and their creditors, so as to provide for the satisfaction of the just claims of the creditors without recourse to legal proceedings as far as possible. In doing this the commissioner has power to summon witnesses and to require them to give evidence on oath, orally or in writing, or on solemn declaration, and to produce such documents as may be deemed requisite for a full investigation of the matters into which he is authorized to enquire.

This means that if the commissioner in investigating the financial condition of any resident farmer feels it necessary to put either the debtor or any of his creditors on oath he may do so, and it provides the opportunity of seeing that the proceeds of this year's crop are handled with the idea of distributing same as fairly as possible without recourse to the law courts. It also opens the way, in all probability, in some cases to a compromise which should be satisfactory to all parties concerned.

### Special Relief.

There is one clause in the act which is very important, but which may be overlooked. This provides that in order to secure any debt contracted since April 1st, 1922, for seed, twine, and farm labor used in the production of this year's crop, and for food and clothing of the debtor, mortgages or encumbrances may be given to an amount not exceeding \$500.00, notwithstanding the provisions of any other act.

This is very important in districts where the Government had to give relief during the winter, as it should enable the farmer to

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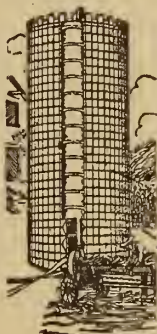
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borrow from a bank by giving a mortgage or lien on his crop, and thereby secure financial help at a very critical time which, otherwise, he may not be able to get. It is suggested, however, that it would be advisable for any farmer contemplating securing advances of this kind to take the matter up with the commissioner and secure his advice thereon.

#### Exemptions from Seizure.

Power is given to the commissioner to issue certificates in favor of any debtor, certifying that such debtor is entitled to certain exemptions from seizure over and above those allowed in the Exemptions Ordinance, if he is satisfied that it is in the interest of the debtor to do this, and this exemption may be made to include sufficient seed grain to take care of the 1923 crop.

#### Property Seizures.

Provision is made whereby the Lieutenant-Governor-in-Council can, by proclamation, if necessary, stay all proceedings of every kind except where a judge has granted leave to one creditor, acting on behalf of all others, to start action. This should prevent a multitude of legal actions this fall, and therefore eliminate considerable expense. Even in such cases, however, the commissioner has the power to make application to the judge, without notice, to any other party, that a receiving order be issued appointing the commissioner receiver for the whole crop. Provision is also made to do this if it is thought that the farmer is not trying to do the right thing. This should be of considerable assistance and not only farmers but their creditors also should be encouraged to make application to the commissioner for enquiry into the affairs of any debtor.

#### Those Coming Under the Act.

The act specifies that a resident means a person who has been resident and actively engaged in farming operations in the drought area, established by proclamation, for one year prior to January 1st, 1922, and who continues to be so resident and engaged.

Farmers who have had any trouble with their creditors, or who anticipate that trouble might arise, will find it to their interest to communicate at once with the commissioner at Calgary so that he can make inquiry into the circumstances, and it would be advisable when writing to mention the land owned or occupied, so that the commissioner can check up at once whether the land is included in the drought relief area.

It may be thought that this work will apply only to those resident within the drought relief area, and while this is true as far as it relates to the provisions of the act itself, still there is a strong probability that the commissioner may, by advice and recommendation and by consultation with the creditors of such farmers, be able to assist materially many who really do not come within the scope of the act.

It would be a good idea to write the commissioner anyway and find out just how the whole matter stands.

#### Need for Immediate Action.

One point which should be emphasized is the need for immediate action on the part of those intending to avail themselves of the provisions of the act, and it is recommended that the farmer or his creditor should at once take the matter in hand, so there will be plenty of time to check up all the work.

If application is made at once, the commissioner will be able to attend to all details of the case and, with the proper spirit of co-operation and confidence, arrive at a settlement or understanding which should be satisfactory to all parties concerned. If too much time elapses before such application is made it will mean that harvest will be here, that the grain is ready to market, and that no agreement has been made. In such cases it is reasonable to suppose that dissatisfaction and unnecessary expense will ensue. It is just as easy to take this in hand at once, and the suggestion has been made that it is better to have the applications in the hands of the commissioner before August 15th next.

#### Do Not Sign Documents.

It is quite probable that cases will arise where farmers are asked by insistent creditors to sign some kind of a document, the impression being that this will not make a great deal of difference anyway, but that it might establish greater confidence between the farmer and the creditor.

Such a document may be all right, but on the other hand it may be one which will cause trouble in the near future and make conditions considerably harder for all parties concerned in arriving at a satisfactory settlement.

A good policy to adopt at the present time is not to sign any agreement or documents until advice has first been secured regarding same, and it would be a good idea to secure such documents and send them to the Com-

missioner, Drought Area Relief Act, Calgary, for examination and information thereon, before completing them. This will not mean very much delay, but at the same time it may save considerable trouble in the future, and if this is so, then the delay is well worth while. A good plan to adopt at the present time is that of thinking first and securing the necessary information before completing any agreement, and the commissioner will gladly assist in this matter if given the opportunity to do so.

It must not be forgotten that we are dependent upon human machinery in all cases such as this, and that it is necessary for the individual to make the first move in securing relief. The Drought Area Relief Act is not intended as a panacea for all evils, neither will it automatically apply to every person in the area coming within the act. It is necessary to make application to the commissioner before the commissioner can do anything for you, and this is a very important point which should not be forgotten.

#### Boundaries of Districts.

The boundaries of districts coming under the provision of the act are as follows:—Commencing at the intersection of the north boundary of the 34th townships with the eastern boundary of the Province, thence westerly along the said north boundary of the 34th townships to the line between ranges 15 and 16 west of the 4th meridian, thence southerly along the said line between said ranges 15 and 16 to the north boundary of the 21st townships, thence westerly along the north boundary of the 21st townships to the line between ranges 25 and 26, west of the 4th meridian, thence southerly along the said line between said ranges 25 and 26 to the north boundary of the 9th townships; thence westerly along the north boundary of the 9th townships to the western boundary of the Province; thence southerly following the western boundary of the province to the point of intersection of the north boundary of the 6th townships, thence easterly along the north boundary of the 6th townships to the line between ranges 26 and 27, west of the 4th meridian; thence southerly along the said line between said ranges 26 and 27 to the north boundary of the 5th townships; thence easterly along the north boundary of the 5th townships to the Belly River; thence southerly, following the course of the Belly River upstream so far as it forms the boundary of the Blood Indian Reserve; thence easterly and north-easterly following the boundary of the said Reserve to the north boundary of the 3rd townships; thence easterly along the north boundary of the 3rd townships to the line between ranges 21 and 22, west of the 4th meridian; thence southerly along the said line between said ranges 21 and 22 to the southern boundary of the Province, thence easterly along the southern boundary of the Province to the eastern boundary of the Province; and thence northerly along the eastern boundary of the Province to the point of commencement.

—:0:—

#### NATIONAL AMATEUR CHAMPIONSHIPS.

The national championships for field and track events under the rules of the Amateur Athletic Union of Canada will be decided at Calgary on August 12th. Full particulars may be obtained from J. W. Jenkinson, honorary secretary of the Caledonian Games Society, 219 Burns Building, Calgary.

#### U.F.A. LEGAL DEPARTMENT

##### CANCELLATION OF AGREEMENT.

**Question:** I bought a farm to be paid for in cash and crop payments. I am unable to keep up the payments, and have not complied with the terms of the agreement with regard to breaking and cultivating the land. Can I have the agreement cancelled?

**Answer:** There should be no particular difficulty in giving up the land, as the vendor can only sue for foreclosure and cancellation of the agreement, and at the most can only hold you personally liable for any difference between the amount (less costs) realized from the sale and the amount which you agreed to pay for it. You should have no difficulty in arranging with the vendor to give a quit claim deed so that you would surrender all interest in the land. On the other hand, if you wish to hold the land, probably you can arrange for an extension of time, if you turn over to the vendor his share in this year's crop. The court would not be likely to order cancellation of the land or foreclosure so long as you can show that you have sufficient seed and equipment, and that you are doing your best in the matter of breaking and cultivating the land.



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The grading of cream in Alberta to-day is a very sore point with about 90% of the cream shippers.

The majority of shippers who are receiving grade No. 1 or No. 2 claim that they are taking good care of their cream but they continue to receive a poorer grade than they ever received in previous seasons.

Ten years ago two grades of cream were bought in Alberta, sweet cream and sour cream. Later sour cream was divided into two classes, No. 1 and No. 2, and sweet cream was named Special.

From 1915 to 1920 we had a great big open market in Europe, and in order to fill war orders for butter many creameries paid Special price for almost any kind of cream, sweet or sour. And just as soon as the cream shippers found that they could get Special price for sour cream many of them discontinued giving their cream very much attention.

Now, however, things have radically changed. The big European market has gone and all Alberta butter cannot be marketed in B.C.

There is a six cent duty on all Canadian butter entering the United States and two cents more will likely be added in a short time.

In order to sell our butter in the British Isles, we must produce better butter. To make better butter we must have better cream, and the more sweet cream you can produce, the better butter we will have.

So now SPECIAL cream MUST BE SWEET, and the cream that is just turning sour will grade No. 1, if it has a good clean flavor. Any other quality of cream will grade No. 2, unless it has an objectionable odor, then it will be graded Off Grade.

Here are the Cream Standards as laid down by the Alberta Government:

**SPECIAL GRADE**—Any lot of sweet cream which is FRESH and CLEAN IN FLAVOR, and does not contain acid in excess of 35%.

**GRADE No. 1**—Any lot of cream that is reasonably fresh and clean and does not contain acid in excess of 55%.

**GRADE No. 2**—Any lot of cream that does not meet the requirements for Grade No. 1.

**OFF GRADE**—Any lot of cream that is tainted with coal oil, stinkweed, manure or any musty or any other very objectionable odor.

(Heat turns your cream sour, and the degree of sourness can be figured by the use of the acid test referred to above.)

All Government Graders are assumed to be experienced and reliable men, and should grade absolutely according to the above standards. They may now and again make an error, and if you are quite sure that you are not getting your correct grade, attach a note to the handle of your cream can the next time you ship, and we will see that the grader gives your protest his attention.

Attach your letter to the handle or the lid; if you mail it your cream will be through the grader's hands before your letter reaches us. Don't ship your next can elsewhere, if you do not think the grade is correct. Write us as suggested above, and we will certainly see that you get your correct grade.

Remember we have built up our great big creamery business in the past three years on our square dealing and fast service with our direct shippers, and we haven't changed our methods of doing business. We want your patronage, and we believe that our 24 hour service and square dealing merits it.

Our trucks meet all trains immediately on arrival and the cream is graded as fast as it is unloaded into our creamery. Money Orders and empty cans are returned to you the same day as cream is received. Any time your can or cheque is delayed, telephone or wire us at our expense, and we will send you another can to

NEW 5 GAL. CANS-----\$4.00

WE PAINT CANS free of charge and take payment for the cans out of your Money Orders, \$1.00 at a time if desired.

**SHIP YOUR CREAM TO BURNS' CREAMERY.**

Yours for a square deal,

**P. BURNS & COMPANY, LIMITED**  
Creamery Departments  
CALGARY AND EDMONTON

use until you get your own; or we will mail you another cheque.

If you are not a regular shipper to BURNS' CREAMERY, send us your next can—if you are a regular shipper, get your neighbor to send us his next can.

**SHIP SWEET CREAM**, even if you can't fill your can before shipping. We would rather have a can two-thirds full of sweet cream than a full can of sour cream. Remember, **WE PAY ALL EXPRESS CHARGES.**

Get cans to suit your needs, and we would advise you to buy new cans. Old second-hand cans are liable to be more or less rusted up.

NEW 8 GAL. CANS-----\$4.50